

Information to identify the case:

Debtor 1	Martin E. Steele Sr.	Social Security number or ITIN	xxx-xx-7340
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-22897-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Martin E. Steele Sr.

10/10/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Martin E. Steele, Sr.
Debtor

Case No. 18-22897-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 10, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2023:

Recip ID	Recipient Name and Address
db	+ Martin E. Steele, Sr., 817 West Newton Road, Greensburg, PA 15601-2859
14884961	+ Pennsylvania Housing Finance Agency, c/o Vitti Law Group, 333 Allegheny Avenue, Suite 303, Oakmont, PA 15139-2072

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 11 2023 08:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2023 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 11 2023 08:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2023 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Oct 11 2023 08:27:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2023 04:42:28	CACH, LLC its successors and assigns as assignee o, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 11 2023 04:32:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2023 04:42:28	Pinnacle Credit Services, LLC its successors and a, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603, UNITED STATES 29603-0587
14884954	+ EDI: GMACFS.COM	Oct 11 2023 08:27:00	Ally, Payment Processing Center, P.O. Box 9001951, Louisville, KY 40290-1951
14886603	EDI: GMACFS.COM	Oct 11 2023 08:27:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14911739	Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2023 04:42:27	CACH, LLC, c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675
14921352	Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2023 04:42:26	CACH, LLC its successors and assigns as assignee, of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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User: auto

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14920732	Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2023 04:42:58	CACH, LLC its successors and assigns as assignee, of One Main Financial Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14884955	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 11 2023 04:32:00	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915
14884956	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2023 04:42:45	Credit One Bank, c/o LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
14884957	+ EDI: AMINFOFP.COM	Oct 11 2023 08:27:00	First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
14884958	+ EDI: PRA.COM	Oct 11 2023 08:27:00	GE Capital Retail Bank, c/o Portfolio Recovery Assoc, 120 Corporate Blvd., Norfolk, VA 23502-4952
14906117	Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2023 04:42:44	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14884959	+ EDI: AGFINANCE.COM	Oct 11 2023 08:27:00	One Main Financial, 312 Unity Plaza, Latrobe, PA 15650-3490
14885866	+ EDI: RECOVERYCORP.COM	Oct 11 2023 08:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14884960	+ Email/Text: blegal@phfa.org	Oct 11 2023 04:33:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14905905	+ Email/Text: ebnpeoples@grblaw.com	Oct 11 2023 04:32:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14920765	Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2023 04:42:45	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Celco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14912149	+ EDI: JEFFERSONCAP.COM	Oct 11 2023 08:27:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14884962	+ EDI: RMSC.COM	Oct 11 2023 08:27:00	SYNB/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
14884963	+ EDI: RMSC.COM	Oct 11 2023 08:27:00	SYNCB/JCPENNEY, P.O. Box 965007, Orlando, FL 32896-5007
14884964	+ EDI: RMSC.COM	Oct 11 2023 08:27:00	Synchrony Bank/JCP, P. O. Box 965007, Orlando, FL 32896-5007
14884965	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2023 04:42:44	Verizon Wireless, c/o Pinnacle LLC/Resurgent, P.O. Box 10497, Greenville, SC 29603-0497
14884966	+ EDI: BLUESTEM	Oct 11 2023 08:27:00	Webank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pennsylvania Housing Finance Agency bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Debtor Martin E. Steele Sr. lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Lois M. Vitti	on behalf of Creditor Pennsylvania Housing Finance Agency nicole@vittilaw.com loismvitti@vittilaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7